

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: MICHAEL D. KALE

CHAPTER 13

Debtor(s)

JACK N. ZAHAROPOULOS  
CHAPTER 13 TRUSTEE

Movant

CASE NO: 1-19-05203-HWV

MICHAEL D. KALE

Respondent(s)

**CERTIFICATION OF DEFAULT**

AND NOW on September 8, 2021, comes Jack N. Zaharopoulos, Standing Chapter 13 Trustee and certifies that the above named debtor(s) entered into a Stipulation to resolve the Trustee's Motion to Dismiss for Material Default and subsequently Debtor(s) defaulted on the stipulation by failing to:

- make the regular monthly payments to the trustee during the remaining term of the plan.

As of September 8, 2021, the Debtor(s) is/are \$6126.36 in arrears with a plan payment having last been made on Sep 14, 2020

In accordance with said stipulation, the case may be dismissed upon certification of the trustee without further notice or hearing.

Respectfully Submitted,  
/s/ Bobbie Weigel  
for Jack N. Zaharopoulos, Trustee  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036  
Phone: (717) 566-6097

Dated: September 8, 2021

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**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on September 8, 2021, I served a copy of this Certification of Default on the following parties by 1st Class Mail, unless served electronically.

BRENT DIEFENDERFER ESQUIRE  
CGA LAW FIRM  
135 NORTH GEORGE STREET  
YORK, PA 17401-

SERVED ELECTRONICALLY

MICHAEL D. KALE  
16 WEST HANOVER STREET  
HANOVER, PA 17331

SERVED BY 1<sup>ST</sup> CLASS MAIL

United States Trustee  
228 Walnut Street  
Suite 1190  
Harrisburg, PA 17101

SERVED ELECTRONICALLY

I certify under penalty of perjury that the foregoing is true and correct.

Dated: September 8, 2021

Respectfully submitted,  
Bobbie Weigel  
for Jack N. Zaharopoulos, Trustee  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
eMail: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)